

## ABSTRACT

**EDUCATIONAL FINANCIAL INSTRUMENT AND METHOD FOR (1)  
CREATING EDUCATION VALUE FOR INVESTORS (2) CREATING  
EDUCATION VALUE GIFT OPTIONS FOR CONSUMERS (3) REDUCING  
INDIVIDUAL AND TOTAL AMERICAN STUDENT DEBT AND (4)  
INCREASING AND FACILITATING ACCESS TO PRIVATE EDUCATION**

A metal coin or paper note embodying and representing solely educational value; as an amount as of services and/or goods from any private or partly private educational institution; and which is able to fluctuate in value; and which has worth in usefulness or importance to the possessor; utility and/or merit; and which can be purchased and sold, much like any other commodity or currency; and which can be invested and earn a rate of interest, and, as such, create education value over a period of time; and which can be packaged into the form and type of an educational gift, which a recipient may then use towards the purchase of services and/or goods from any educational institution, and which any educational institution will accept as a valid measure of exchange for its own services and/or goods when presented at its treasury or enrollment offices.